

Information to identify the case:

Debtor 1 Mark D. Delorenze

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1169**

EIN **-----**

Debtor 2 Antoinette Delorenze

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5792**

EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **15-23720-GLT**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mark D. Delorenze

Antoinette Delorenze
aka Antoinette Woods

2/11/21

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Mark D. Delorenze
Antoinette Delorenze
Debtors

Case No. 15-23720-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam

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Date Rcvd: Feb 11, 2021

Form ID: 3180W

Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 13, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Mark D. Delorenze, Antoinette Delorenze, 7924 Roderick Drive, Pittsburgh, PA 15237-2320
cr	+ Lakeview Loan Servicing, LLC, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
cr	+ PENNYMAC LOAN SERVICES, LLC., Aldridge Pite LLP, Fifteen Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
14120027	+ 1st National Bank, 4140 E. State Street, Hermitage, PA 16148-3401
14120030	+ Beth A. Howell, Esq., Blatt, Hasenmiller, Leibscher & Moore LLC, 1835 Market Street, Ste 501, Philadelphia, PA 19103-2933
14120035	+ Colo Rectal Associates, 2566 Haymaker Road, Ste 206, Monroeville, PA 15146-3554
14137164	+ First National Bank of Pa., 4140 East State St, Hermitage, Pa 16148-3401
14163863	+ Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14186177	+ PENNYMAC LOAN SERVICES, LLC, 6101 CONDOR DRIVE SUITE #200, MOORPARK, CA 93021-2602
14120046	+ PennyMac Loan Services, Attn: Correspondence Unit, PO Box 514387, Los Angeles, CA 90051-4387
14120048	+ Receivables Management Services Corp, 4836 Brecksville Road, PO Box 523, Richfield, OH 44286-0523
14638787	+ Rocky Fork Ranch, Attn: Billing Department, 1930 North Poplar Street, Southern Pines, NC 28387-7091
14120050	+ Socail Security Administration, Mid-Atlantic Program Service Center, 300 Spring Garden Street, Philadelphia, PA 19123-2992
14120055	+ Wen Hair Care, PO Box 2014, Harlan, IA 51593-0229

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 12 2021 04:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 12 2021 03:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 12 2021 04:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 12 2021 03:11:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Feb 12 2021 04:23:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14129007	EDI: GMACFS.COM	Feb 12 2021 04:23:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
14120028	+ EDI: GMACFS.COM	Feb 12 2021 04:23:00	Ally Financial, PO Box 380902, Minneapolis, MN 55438-0902
14151290	EDI: AIS.COM		

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14120029	+ EDI: TSYS2.COM	Feb 12 2021 04:23:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14122517	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 12 2021 04:23:00	Barclays Bank Delaware, Card Services, PO Box 13337, Philadelphia, PA 19101-3337
14120031	+ EDI: CAPITALONE.COM	Feb 12 2021 03:10:00	Citizens Bank, N.A., 443 Jefferson Blvd. RJW-135, Warwick, RI 02886
14141308	EDI: CAPITALONE.COM	Feb 12 2021 04:23:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14168045	+ Email/Text: bncmail@w-legal.com	Feb 12 2021 04:23:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14120033	+ EDI: CHRM.COM	Feb 12 2021 03:11:00	Cerastes, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14120034	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 12 2021 04:23:00	Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
14120036	+ EDI: WFNNB.COM	Feb 12 2021 03:10:00	Citizen's Bank, PO Box 7092, Bridgeport, CT 06601-7092
14120037	+ Email/Text: bdssupport@creditmanagementcompany.com	Feb 12 2021 04:23:00	Comenity Bank/Torrid, Customer Service, PO Box 182125, Columbus, OH 43218-2125
14120045	EDI: CITICORP.COM	Feb 12 2021 03:11:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14120038	+ EDI: DISCOVER.COM	Feb 12 2021 04:23:00	Macy's, PO Box 8066, Mason, OH 45040
14129031	EDI: DISCOVER.COM	Feb 12 2021 04:23:00	Discover Bank, Dfs Services, PO Box 3025, New Albany, OH 43054-3025
14186717	+ Email/Text: kburkley@berNSTEINlaw.com	Feb 12 2021 04:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14120039	+ EDI: RMSC.COM	Feb 12 2021 03:11:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14120040	+ EDI: CITICORP.COM	Feb 12 2021 04:23:00	GECRB/TJX, PO Box 965005, Orlando, FL 32896-5005
14120041	+ EDI: RMSC.COM	Feb 12 2021 04:23:00	Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328
14120032	EDI: JPMORGANCHASE	Feb 12 2021 04:23:00	JCPenney, Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14120042	+ Email/Text: BKRMailOPS@weltman.com	Feb 12 2021 04:23:00	Chase, PO Box 15298, Wilmington, DE 19850
14120043	+ EDI: RMSC.COM	Feb 12 2021 03:10:00	Kay Jewelers, 375 Ghent Road, Akron, OH 44333-4600
14120044	Email/Text: camanagement@mtb.com	Feb 12 2021 04:23:00	Lowe's, Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14120047	EDI: PRA.COM	Feb 12 2021 03:10:00	M&T Bank, PO Box 900, Millsboro, DE 19966
14703320	EDI: PRA.COM	Feb 12 2021 04:23:00	Portfolio Recovery Associates, LLC, 120 Corporate Blvd, Norfolk, VA 23502
14170600	EDI: PRA.COM	Feb 12 2021 04:23:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14120052	Email/Text: amieg@stcol.com	Feb 12 2021 03:10:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14120049	+ EDI: CITICORP.COM	Feb 12 2021 04:23:00	State Collection Service, 2509 S. Stoughton Road, Madison, WI 53716
			Sears, PO Box 6282, Sioux Falls, SD 57117-6282

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14120051	+ Email/Text: philadelphia.bnc@ssa.gov	Feb 12 2021 03:11:00	Social Security Administration, Mid-Atlantic Program Service Center, 300 Spring Garden Street, Philadelphia, PA 19123-2992
14181325	EDI: RMSC.COM	Feb 12 2021 04:23:00	Synchrony Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
14163478	Email/Text: Collections@bmtc.com	Feb 12 2021 03:10:00	The Bryn Mawr Trust Company, 22 West State St., Media, PA 19063
14120053	Email/Text: Collections@bmtc.com	Feb 12 2021 03:10:00	The Bryn Mawr Trust Company, Consumer Loan Dept, 801 Lancaster Ave, Bryn Mawr, PA 19010
14120054	+ EDI: VERIZONCOMB.COM	Feb 12 2021 04:23:00	Verizon Wireless, PO Box 4002, Acworth, GA 30101-9003

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Santander Consumer USA Inc. dba Chrysler Capital
14638765	*+	1st National Bank, 4140 E. State Street, Hermitage, PA 16148-3401
14638766	*+	Ally Financial, PO Box 380902, Minneapolis, MN 55438-0902
14638767	*+	Barclays Bank Delaware, Card Services, PO Box 13337, Philadelphia, PA 19101-3337
14638768	*+	Beth A. Howell, Esq., Blatt, Hasenmiller, Leibsker & Moore LLC, 1835 Market Street, Ste 501, Philadelphia, PA 19103-2933
14638769	*+	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14638771	*+	Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
14638772	*+	Citizen's Bank, PO Box 7092, Bridgeport, CT 06601-7092
14638773	*+	Colo Rectal Associates, 2566 Haymaker Road, Ste 206, Monroeville, PA 15146-3554
14638774	*+	Comenity Bank/Torrid, Customer Service, PO Box 182125, Columbus, OH 43218-2125
14638775	*+	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14638783	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLOON MO 63368-2222, address filed with court:, Macy's, PO Box 8066, Mason, OH 45040
14638776	*+	Discover Bank, Dfs Services, PO Box 3025, New Albany, OH 43054-3025
14638777	*+	GECRB/TJX, PO Box 965005, Orlando, FL 32896-5005
14638778	*+	Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328
14638779	*+	JCPenney, Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14638770	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase, PO Box 15298, Wilmington, DE 19850
14638780	*+	Kay Jewelers, 375 Ghent Road, Akron, OH 44333-4600
14638781	*+	Lowe's, Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14638782	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M&T Bank, PO Box 900, Millsboro, DE 19966
14638785	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, 120 Corporate Blvd, Norfolk, VA 23502
14638784	*+	PennyMac Loan Services, Attn: Correspondence Unit, PO Box 514387, Los Angeles, CA 90051-4387
14638786	*+	Receivables Management Services Corp, 4836 Brecksville Road, PO Box 523, Richfield, OH 44286-0523
14638791	*P++	STATE COLLECTION SERVICE INC, 2509 S STOUGHTON RD, MADISON WI 53716-3314, address filed with court:, State Collection Service, 2509 S. Stoughton Road, Madison, WI 53716
14638788	*+	Sears, PO Box 6282, Sioux Falls, SD 57117-6282
14638789	*+	Socail Security Administration, Mid-Atlantic Program Service Center, 300 Spring Garden Street, Philadelphia, PA 19123-2992
14638790	*+	Social Security Administration, Mid-Atlantic Program Service Center, 300 Spring Garden Street, Philadelphia, PA 19123-2992
14638792	*P++	THE BRYN MAWR TRUST COMPANY, ATTN LEGAL DEPT, 801 LANCASTER AVE, BRYN MAWR PA 19010-3396, address filed with court:, The Bryn Mawr Trust Company, Consumer Loan Dept, 801 Lancaster Ave, Bryn Mawr, PA 19010
14638793	*+	Verizon Wireless, PO Box 4002, Acworth, GA 30101-9003
14638794	*+	Wen Hair Care, PO Box 2014, Harlan, IA 51593-0229

TOTAL: 2 Undeliverable, 29 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0315-2

User: dkam

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I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 13, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 11, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC. bnicholas@kmllawgroup.com
Jillian Nolan Snider	on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital jsnider@fbtlaw.com agilbert@fbtlaw.com,agilbert@ecf.courtdrive.com
Mario J. Hanyon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC. wbefc@brockandscott.com, mario.hanyon@brockandscott.com
Michael C. Eisen	on behalf of Debtor Mark D. Delorenze attorneyeisen@yahoo.com aarin96@hotmail.com
Michael C. Eisen	on behalf of Joint Debtor Antoinette Delorenze attorneyeisen@yahoo.com aarin96@hotmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bersteinlaw.com ckutch@ecf.courtdrive.com;acarr@bersteinlaw.com
Ronda J. Winnecour	cmevf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, Equitablebankruptcy@peoples-gas.com
Steven P Kelly	on behalf of Creditor Lakeview Loan Servicing LLC skelly@sterneisenberg.com, bkecf@sterneisenberg.com
Thomas Song	on behalf of Creditor PENNYMAC LOAN SERVICES LLC. pawb@fedphe.com

TOTAL: 11